

9-28-00

**PATENT APPLICATION TRANSMITTAL LETTER**

TO THE ASSISTANT COMMISSIONER OF PATENTS:

Transmitted herewith for filing is the patent application identified as follows:

Inventor: Kyle Lemons, Boris Komarov and Nik Boyd

Title: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

Enclosed are:

Eighty One (81) Sheets of Specification, including Nine (9) Sheets of Claims  
and an Abstract

Thirty Three (33) Sheets of Drawings

Declaration and Power of Attorney for Patent Application (Unexecuted)

Transmittal of Application Under 37 CFR 1.41(c)

The filing fee has been calculated as follows:

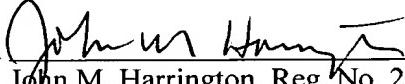
CLAIMS AS FILED				
	<u>Number Filed/Paid For</u>	<u>Number Extra</u>	<u>Rate</u>	<u>Fee</u>
BASIC FEE			\$690	\$690
TOTAL CLAIMS	86-20	66	\$ 18	\$1,188
INDEPENDENT CLAIMS	4-3	1		\$ 78
MULTIPLE DEPENDENT CLAIM PRESENT - NO			\$260	\$ 0
FEE TOTAL				\$1,956

Enclosed is a check in the amount of \$1,956 to cover the filing fees. The Commissioner is hereby authorized to charge any additional fees required by this action, or credit any overpayment to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Please address all correspondence and telephone calls in connection with this application to:

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Dated: September 27, 2000

  
John M. Harrington, Reg. No. 25,592 for  
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JC915 U.S. PTO  
09/671422  
09/27/00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	:	Kyle Lemons, Boris Komarov, and Nik Boyd
Serial No.	:	To be Assigned
Filing Date	:	Transmitted Herewith
For	:	SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

Assistant Commissioner for Patents  
Box: PATENT APPLICATION  
Washington, D.C. 20231

**TRANSMITTAL OF APPLICATION UNDER 37 CFR 1.41(c)**

Sir:

The undersigned attorney hereby makes application for U.S. Letters Patent on behalf of Applicant(s), Kyle Lemons, Boris Komarov, and Nik Boyd, whose addresses and citizenship are as follows:

Inventor	Address	Citizenship
Kyle Lemons	6446 West 83 <sup>rd</sup> Street, Los Angeles, CA	U.S.
Boris Komarov	16672 Calle Jermaine, Pacific Palisades, CA 90272	U.S.
Nik Boyd	Santa Monica, CA 90405	U.S.

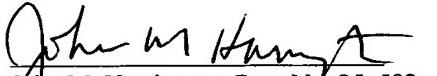
Applicants claim the benefit, under 35 USC § 119, of U.S. Provisional Application No. 60/156,684 filed September 29, 1999 entitled "System and Method for Remotely Monitoring Hardware and Software Devices (NTDS Management Agents)" and incorporated herein by this reference.

This application is a continuation-in-part of co-pending U.S. Patent Application Serial No. 09/323,210 filed June 1, 1999, entitled "System and Method for Delivering Financial Services" which is a continuation of U.S. Patent Number 5,933,816, entitled "System and Method for Delivering Financial Services" issued on August 3, 1999.

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Respectfully submitted,

  
John M. Harrington, Reg. No. 25,592  
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09-28-00 A

EXPRESS MAIL CERTIFICATE



"Express Mail" mailing label number: EL 507 836 397US  
Date of Deposit: September 27, 2000  
Type of Document(s): Eight One (81) pages Specification,  
Claims and Abstract;  
Thirty Three (33) pages of drawings;  
Declaration and Power of Attorney  
(Unsigned);  
Transmittal of Application Under 37  
CFR 1.41(c);  
Patent Application Transmittal Letter  
(duplicate); Check in the amount of  
\$1,956.00  
and  
Return postcard  
Serial No.: Unassigned  
Date Filed: Herewith

I hereby certify that the documents identified above are being deposited with  
the United States Postal Service "Express Mail Post Office to Addressee" service  
under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant  
Commissioner for Patents, Washington, D.C. 20231.

  
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Diana C. Holmes